

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Charles H. Swoyer, Jr.  
Teri L. Swoyer  
Debtors

Case No. 16-03277-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: karendavi  
Form ID: 318

Page 1 of 2  
Total Noticed: 49

Date Rcvd: Mar 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2018.

db/jdb  
4823744 +Charles H. Swoyer, Jr., Teri L. Swoyer, PO Box 152, Mildred, PA 18632-0152  
+AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
4820264 +Andrew Callahan, Esq., Midland Credit Mgmt, 1 International Pl., Suite 550,  
Philadelphia, PA 19113-1528  
4820265 Angel McCurdy, 2941 Horseshoe Pike, Campbelltown, PA 17010  
4820266 Apothaker Scian PC, 520 Fellowship Rd, Suite C306, PO Box 5496,  
Mount Laurel, NJ 08054-5496  
4861734 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
4820268 +Bruce Klingler, Sheriff, Lebanon County Sheriff, 400 South Eighth Street,  
Lebanon, PA 17042-6700  
4820269 +Bureau Of Account Mgmt, 3607 Rosemont Ave Ste 50, Camp Hill, PA 17011-6904  
4820273 Cavalry SPV I, LLC as GE Cap., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340  
4820279 +Five Points Auto Center, 411 S. Lincoln Ave., Lebanon, PA 17042-6360  
4820281 +Jonestown Bank And Tru, 2 W Market Street, Jonestown, PA 17038-9628  
4820282 +KLM Law Group, 701 Market Street, Suite 5000 - BNY Mellon Center,  
Philadelphia, PA 19106-1538  
4858003 +Kay Jewelers, Porania LLC, 6991 E Camelback Rd D-300, Scottsdale, AZ 85251-2492  
4820284 +Lebanon Fed Credit Union, 300 Schneider Dr, Lebanon, PA 17046-4877  
4820286 M&T Bank, 1 M&T Plaza, Buffalo, NY 14203  
4820287 +MDJ Anthony Verna, 728 E. Walnut St., Lebanon, PA 17042-5655  
4820292 +Powell Inc, 1 Fisher Street, Halifax, PA 17032-8845  
4820293 +Qualia Collection Services, PO Box 4699, Petaluma, CA 94955-4699

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4820263 EDI: PHINAMERI.COM Mar 01 2018 23:53:00 Americredit Financial Svcs, 801 Cherry St.,  
Fort Worth, TX 76102  
4820267 EDI: BANKAMER.COM Mar 01 2018 23:53:00 Bank of America, Po Box 982238,  
El Paso, TX 79998  
4837039 E-mail/Text: bankruptcy@bbandt.com Mar 01 2018 18:52:28 BB&T Bankruptcy, PO Box 1847,  
Wilson, NC 27894, bankruptcy@bbandt.com, 866-813-1624  
4820271 EDI: CAPITALONE.COM Mar 01 2018 23:53:00 Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238  
4820272 E-mail/Text: bankruptcy@cavps.com Mar 01 2018 18:52:42 Cavalry Portfolio Service,  
Po Box 27288, Tempe, AZ 85285  
4820270 +EDI: CAPITALONE.COM Mar 01 2018 23:53:00 Capital One Bank, 4851 Cox Road,  
Glen Allen, VA 23060-6293  
4830793 EDI: CAPITALONE.COM Mar 01 2018 23:53:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4858947 EDI: BL-BECKET.COM Mar 01 2018 23:53:00 Capital One NA, c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
4830434 +E-mail/Text: bankruptcy@cavps.com Mar 01 2018 18:52:42 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
4820274 +E-mail/Text: nilda@centralcreditaudit.com Mar 01 2018 18:52:54 Central Credit Audit,  
PO Box 735, 100 N. 3rd St., Sunbury, PA 17801-2367  
4820275 E-mail/Text: jessicajones@cpcrecovery.com Mar 01 2018 18:52:46 Central Portfolio Control,  
6640 Shady Oak Rd. #300, Eden Prairie, MN 55344-7710  
4820276 +EDI: CRFRSTNA.COM Mar 01 2018 23:53:00 Credit First N A, 6275 Eastland Rd,  
Brookpark, OH 44142-1399  
4820277 EDI: CRFRSTNA.COM Mar 01 2018 23:53:00 Credit First N.A., PO Box 818011,  
Cleveland, OH 44181-8011  
4820278 +EDI: FSAE.COM Mar 01 2018 23:53:00 Firstsource, 205 Bryant Woods South,  
Amherst, NY 14228-3609  
4820280 +EDI: PHINAMERI.COM Mar 01 2018 23:53:00 GM Financial, Po Box 181145,  
Arlington, TX 76096-1145  
4820283 +EDI: CBSKOHLS.COM Mar 01 2018 23:53:00 Kohl's/Capital One, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-5660  
4822268 EDI: RESURGENT.COM Mar 01 2018 23:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4820285 +EDI: RESURGENT.COM Mar 01 2018 23:53:00 Lvnv Funding LLC, Po Box 10497,  
Greenville, SC 29603-0497  
4835122 E-mail/Text: camanagement@mtb.com Mar 01 2018 18:52:29 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840  
4820288 +EDI: MID8.COM Mar 01 2018 23:53:00 Midland Funding, 2365 Northside Drive, Suite 300,  
San Diego, CA 92108-2709  
4847428 +EDI: MID8.COM Mar 01 2018 23:53:00 Midland Funding, LLC, Midland Credit Management, Inc.,  
as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011  
4820289 +E-mail/Text: Bankruptcies@nragroup.com Mar 01 2018 18:52:54 National Recovery Agency,  
2491 Paxton St, Harrisburg, PA 17111-1036  
4844860 EDI: AGFINANCE.COM Mar 01 2018 23:53:00 Onemain, 605 Munn Road, FT Mill, SC 28272  
4820290 EDI: AGFINANCE.COM Mar 01 2018 23:53:00 Onemain Financial, Bankruptcy Dept, PO Box 6042,  
Sioux Falls, SD 57117-6042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4820291 EDI: PRA.COM Mar 01 2018 23:53:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502  
4862090 EDI: PRA.COM Mar 01 2018 23:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4862677 +E-mail/Text: bncmail@w-legal.com Mar 01 2018 18:52:40 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4820294 +EDI: WTRRN BANK.COM Mar 01 2018 23:53:00 TD Bank USA/Target Credit, Po Box 673,  
Minneapolis, MN 55440-0673  
4820295 +EDI: WFFC.COM Mar 01 2018 23:53:00 Wells Fargo - Prfrd Cus Acct, Po Box 94498,  
Las Vegas, NV 89193-4498  
4842061 EDI: WFFC.COM Mar 01 2018 23:53:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438  
4820296 +EDI: WFFC.COM Mar 01 2018 23:53:00 Wells Fargo FNB, 7000 Vista Drive, 3rd Floor,  
West Des Moines, IA 50266-9310

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 03, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
John J Ferry, Jr on behalf of Debtor 1 Charles H. Swoyer, Jr. jackferry2@gmail.com,  
jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com  
John J Ferry, Jr on behalf of Debtor 2 Teri L. Swoyer jackferry2@gmail.com,  
jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com  
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Markian R Slobodian (Trustee) PA49@ecfcbis.com  
Michael J Clark on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**Debtor 1 **Charles H. Swoyer Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1118**

EIN --\_-----

Debtor 2 **Teri L. Swoyer**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4006**

EIN --\_-----

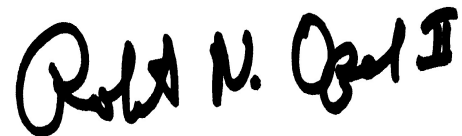
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-03277-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charles H. Swoyer Jr.

Teri L. Swoyer

**By the  
court:**Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

March 1, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**